

# EXHIBIT A

**Transcript of Call Recording Dated February 11, 2013**

**Rep** (Kristen): Long term care this is Kristen. Can I have policy number?

**King**: Sure, AI00001227

**Rep**: Ok and your name?

**King**: Robert King.

**Rep**: And your Date of Birth?

**King**: 6/1/1936.

**Rep**: How can I help you?

**King**: Ok, I've been laid up here for the last year and 2 months and I was wondering if there was any waiver of premium um thing in my contract.

**Rep**: Ok let me pull that up here. One moment.

**King**: Ok.

**Rep**: Ok have you, have you been receiving any type of home health care in your home?

**King**: Yes, um home health nursing.

**Rep**: Ok and you've been paying out of pocket for that?

**King**: Yeah actually, Medicare has been taking care of most of it. And then I've been, I've been in and out of the hospital about 8 times but that's uh VA hospital.

**Rep**: Uh-huh. Ok. Well, the waiver of premium. There is a waiver of premium in the policy um that becomes due after 90 days of covered qualified long term care services are provided in accordance with the plan of care. So you would have to have a claim and be approved for claims in order for the waiver of premium to, to be in effect.

**King**: Oh, oh. How do I initiate that or do that?

**Rep**: Um, we can, we do that over the phone. If you want to file a claim then you do that over the phone. And then we send out the paperwork necessary—

**King**: Ok.

**Rep**: To be completed. Um.

**King**: I don't have to be in a nursing home then to, uh, qualify?

**Rep**: No, your policy has home health benefits also.

**King**: Ok, alright.

**Rep**: Okay, but let me look here. Ok so the policy is, is not going to reimburse for any days that Medicare is involved. So, is there going to be a time where you're not that Medicare is not going to reimburse? Because if they're still reimbursing you and have been all this time, the policy is not going to help you.

**King**: Sure. No they uh they sent, when I got out of the hospital the VA hospital a long time they sent a health care nurse out here because I kept getting an infection and they, they haven't been out here now for gosh id have to look back but they haven't been here for 9 months probably.

**Rep**: Ok.

**King**: Medicare, Medicare just paid the home health nurses direct. But uh I've never, I've never gotten anything else out of home Medicare.

**Rep**: Ok so you've been receiving services in the last 9 months?

**King**: Yea, I'm, I just got back, back from the VA hospital a couple of hours ago. I go 3 times a week. I get hauled down there.

**Rep**: Okay, and so is there a home health care agency that you've hired that's caring for you in a home or is that what you are looking into, hiring somebody?

**King:** Uh, well actually, my daughter is trying to do it. And uh if, if uh I can keep her doing it and not lose her job boy uh I'd just keep going the way I am I guess.

**Rep:** Ok. Well, the independent caregiver benefit in the policy is not going to allow a family member, an immediate family member to care for you. I mean Obviously, you can have her care for you but the policy is not going to reimburse for any of that.

**King:** Okay, alright. Will that, will that effect my waiver of premium also then?

**Rep:** Yes, because you have to be receiving benefits from the policy. So you'd have to be, um you know having qualified long term services that are being reimbursed to you by the policy. So for the home health care, you would either um you can find a, some other person, a friend, or, you know, someone that lives near you or someone who's providing the care. Like that could be an independent caregiver, someone that's not living there with you or is not an immediate family member. You know you could use a person like that, or you can hire someone through an agency. Those are the, the 2 types of home health care that we'd be able to reimburse for if you were approved.

**King:** Alright. Wait, uh, would they to be a licensed nurse or something like that?

**Rep:** I believe I believe yes they would have to be certified appropriately to the care that's being provided.

**King:** Mmkay, alright.

**Rep:** So that's something that you want to think about, or did you want to go ahead and file the claim given that information?

**King:** Uh, I don't, I don't, I don't guess it would do me much good because I don't have, I haven't, uh, other than the Saint Peters home health nurse that were here for the couple weeks after I got out of the hospital. I haven't gotten any other certified care.

**Rep:** Mmkay. Ok well that's um, I mean if there's no changes now to, to what's going on; if you're going to continue to have your family member, you know, take care of you for now if that changes and you do decide to hire someone from an agency or you're having someone else care for you that you're paying uh to come in that's not an immediate family member or anyone living there then give us a call and we can submit a claim for that and send you the paperwork.

**King:** Oh ok alright, alright I guess you've answered all my questions.

**Rep:** Ok well thanks for calling have a good day.

**King:** Thank you.

**Rep:** Uh-huh, buh bye.